

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 18-15298-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Anthony V Leonardo
aka Anthony V Leonardo
1214 Lacey Oak Drive
Apopka,, FL 32703

Martina L Leonardo
1214 Lacey Oak Drive
Apopka, FL 32703

Social Security No.:

xxx-xx-3451

xxx-xx-2567

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☒ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: August 15, 2022

JAN:

Jeanne Naughton
Clerk

In re:
Anthony V Leonardo
Martina L Leonardo
Debtors

Case No. 18-15298-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 15, 2022

User: admin
Form ID: cscnodsc

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony V Leonardo, Martina L Leonardo, 1214 Lacey Oak Drive, Apopka,, FL 32703-1591
517455568	+ Camden County MUA, 1645 Ferry Ave., Camden, NJ 08104-1311
517394587	+ City of Cocoa, 65 Stone St., Cocoa, FL 32922-7982
517394591	+ Emergency Phy Of South Jersey, PO Box 1123, Minneapolis, MN 55440-1123
517394593	+ Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
517549533	+ Gloucester Township Municipal Utilities Auth., Leonard J. Wood, Esquire, 1250 Chews Landing Road, Laurel Springs, NJ 08021-2816
517394599	+ Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
517394602	+ Merchants Association Collection Div., 134 S. Tampa Street, Tampa, FL 33602-5354
517394603	Midfirst Bank, One Grand Central Place, 60 E 42nd St, New York, NY 10165
517394605	+ Pinch A Penny, 2311 State Road 524 Suite C114, Cocoa, FL 32926-5896
517394606	Regional Sewer Service, PO Box 1105, Bellmawr, NJ 08099-5105
517394608	+ Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
517394609	+ Santander Consumer USA/ Chrysler, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036
517394610	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
517394611	+ Swedesboro Animal Hospital, 392 Kings Highway, Swedesboro, NJ 08085-5044
518239149	+ US BK Cust for PC7 Firstrust, c/o Gary C.Zeitz, LLC, 1101 Laurel Oak Road , Suite 170, Voorhees NJ 08043-4381
517394615	+ United States Attorney General, United States Department of Justice, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
517394619	+ Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2022 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 15 2022 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 15 2022 20:46:00	Santander Consumer USA Inc. dba Chrysler Capital, PO Box 961278, Ft. Worth, TX 76161-0278
517394585	^ MEBN	Aug 15 2022 20:42:08	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517394584	+ Email/Text: ally@ebn.phinsolutions.com	Aug 15 2022 20:46:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
519277836	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 15 2022 20:49:04	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517401524	Email/Text: ally@ebn.phinsolutions.com		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Aug 15, 2022

Form ID: cscnodsc

Total Noticed: 52

		Aug 15 2022 20:46:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
517551974	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 15 2022 20:48:47	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517394586	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 15 2022 20:48:49	Cardworks/CW Nexus/ Merrick, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517448325	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 15 2022 20:46:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
517394588	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 15 2022 20:46:00	Comenity Capital Bank/HSN, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517394589	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 15 2022 20:49:07	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517394590	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 15 2022 20:49:02	Cws/cw Nexus, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
517394592	+ Email/Text: bncnotifications@pheaa.org	Aug 15 2022 20:46:00	FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517394594	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 15 2022 20:46:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517394595	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 15 2022 20:49:05	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517394596	+ Email/Text: tlynch@gtmua.com	Aug 15 2022 20:46:00	GTMUA, PO BOX 216, Glendora, NJ 08029-0216
517394598	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 15 2022 20:46:00	IRS, P.O. Box 21126, Centralized Insolvency-Operations, Philadelphia, PA 19114
517519313	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 15 2022 20:49:13	MidFirst Bank, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
517523588	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 15 2022 20:46:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517394604	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Aug 15 2022 20:49:02	Midland Mortgage Company, PO Box 26648, Oklahoma City, OK 73126-0648
517522066	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2022 20:48:51	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517556278	+ Email/Text: JCAP_BNC_Notices@jcap.com	Aug 15 2022 20:46:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517533282	Email/Text: bnc-quantum@quantum3group.com	Aug 15 2022 20:46:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517550396	Email/Text: bnc-quantum@quantum3group.com	Aug 15 2022 20:46:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517394607	+ Email/Text: clientservices@remexinc.com	Aug 15 2022 20:46:00	Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
517398699	+ Email/PDF: gecsed@recoverycorp.com	Aug 15 2022 20:48:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517394612	+ Email/PDF: gecsed@recoverycorp.com	Aug 15 2022 20:49:16	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517394613	+ Email/PDF: gecsed@recoverycorp.com	Aug 15 2022 20:49:04	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517640258	Email/Text: bncnotifications@pheaa.org	Aug 15 2022 20:46:00	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Aug 15, 2022

Form ID: cscnodsc

Total Noticed: 52

517394616	^ MEBN	Aug 15 2022 20:42:14	17106-9184 US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, Washington, DC 20530-0009
517730456	Email/Text: EDBKNotices@ecmc.org	Aug 15 2022 20:46:00	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
517394618	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Aug 15 2022 20:48:46	US Department of HUD, 451 7th Street SW, Washington, DC 20410-0001
517394614	+ Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2022 20:46:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
TOTAL: 34			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518237265		US Bk Cust for PC7 Firsttrust
cr	*	Ally Financial Inc., PO Box 130424, Roseville, MN 55113-0004
517394597	*	Internal Revenue Service, ATTN: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346
517394600	*+	Kennedy Health, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
517394617	*+	US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, Washington, DC 20530-0009
517394601	##+	KML Law Group PC, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Joseph J. Rogers	on behalf of Joint Debtor Martina L Leonardo jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Aug 15, 2022

Form ID: cscnodsc

Total Noticed: 52

on behalf of Debtor Anthony V Leonardo jjresq@comcast.net jjrogers0507@gmail.com

Kevin Gordon McDonald

on behalf of Creditor MIDFIRST BANK kmcdonald@blankrome.com bkgroup@kmlawgroup.com

Linda S. Fossi

on behalf of Creditor US Bk Cust for PC7 Firsttrust lfossi@zeitlawfirm.com
gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com

Rebecca Ann Solarz

on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

Regina Cohen

on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11